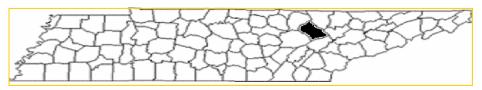
The Status of Women in Morgan County



STATUS OF WOMEN IN MORGAN COUNTY: AN OVERVIEW

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INDICATOR	DATA	COUNTY
		RANKING
		(of 95 Counties)
COMPOSITE EMPLOYMENT & EARNINGS INDEX	73.00	91
Women's Annual Earnings	\$18,606	91
Women's Earnings as a Percentage of Men's Earnings (Wage Gap)	72.4%	41
Women's Labor Force Participation Rate	38.1%	83
Female Unemployment Rate	8.3%	83
Women in Managerial or Professional Occupations	25.2%	67
COMPOSITE ECONOMIC AUTONOMY INDEX	51.25	52
Businesses that are Women-Owned (% of total)	24.6%	31
Women with a Four-Year College Degree (%)	9.0%	66
Women With a High School Diploma (%)	64.0%	78
Female High School Dropout Rate	7.0%	51
Women with any Kind of Health Insurance Coverage (%)	91.9%	46
Women Earning Incomes Below the Poverty Level (%)	17.1%	64
Single Female-Headed Households Living In Poverty (%)	8.1%	31
Adolescent Pregnancy Rate (Ages 10-19)	32.7	43

Report Overview: This publication on the Status of Women in Morgan County is part of a statewide publication of the Tennessee Economic Council on Women, *The Status of Women in Tennessee Counties, 2004*. The Economic Council on Women is a State agency created under TCA § 4-50-100, et seq. by the One Hundredth General Assembly in 1998 to address the economic needs of Tennessee women.

The Status of Women in Tennessee Counties MORGAN

Women have taken remarkable strides towards economic equality, from education to earnings to political participation. Women are now pursuing goals such as business ownership, leadership roles in their careers, and election to state and federal political office. However, obstacles still exist in the climb toward equality. Nationwide, equal numbers of men and women are obtaining four-year college degrees; however, these gains have not translated into pay equity. The average college-educated woman working full time earns \$44,200 a year compared to \$61,800 for men in the same category. Women are still under-represented in many of the highest paying, fastest growing sectors of the economy. Helping women break into these traditionally male-dominated areas like computer science, engineering, mathematics and technology, as well as all skilled-labor positions, gives women tools for self-sufficiency and understanding of their personal capabilities, and these advances are good for the economy of our counties and of our state.

Employment and Earnings

The employment and earnings index includes data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of women in managerial or professional occupations.

- ♦ Morgan County is in the bottom half of counties in four of the five employment and earnings indicators.
- ♦ Women in Morgan County have median annual earnings of \$18,606; their male counterparts earn a median annual salary of \$25,683.
- ♦ Women account for 43.9% of the labor force in Morgan County.
- ♦ The unemployment rate for women in Morgan County is 8.3%, significantly higher than the countywide unemployment rate of 7.0%.
- ♦ Women in Morgan County are 19 percent less likely to work in managerial or professional occupations than women in neighboring Anderson County.

Economic Autonomy

The economic autonomy index includes information on educational attainment, business ownership and general quality of life issues.

- ♦ 64.0% of women in the county have a high school degree or the equivalent, and 63.8% of all county residents have a high school diploma or the equivalent. Both percentages are significantly lower than that of all Tennesseans (75.9%).
- 9.0% percent of women in the county have a four-year college degree or better, a higher percentage than that of all county residents (6.0%) but significantly lower than that of all women in Tennessee (18.3%).
- ♦ Though 24.6% of private firms in Morgan County are owned by women, women-owned businesses only account for 8.7% of the total sales and receipts of privately-owned firms in the county.
- Over 17 percent of women who work earn wages below the poverty level in Morgan County, and over 8 percent of women have no form of health insurance coverage.
- ♦ 13.5% of all families in the county are living in poverty but 27.5% of families with a female-householder and no husband present live below poverty level.
- ♦ 11 out of 25 elected county officials, including the County Executive, are women in Morgan County.

The Status of Women in Tennessee Counties **MORGAN**

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		Morgan County	Rank of Morgan County	Highest Ranking County
Earnings	Median Annual Earnings for FT Females	\$18,606	91	Williamson: \$32,243
	Wage Gap	72.4%	41	Davidson: 82.1%
Employment	Female Labor Force Participation Rate	38.1%	83	Rutherford: 50.9%
	Female Unemployment Rate	8.3%	83	Pickett: 1.5%
	Percent of Employed Females in Management, Prof., and Related Occupations	25.2%	67	Anderson: 44.6%
	Women Owned Business % of Total	24.6%	31	Moore: 63.3%
Education	% of Females with 4 Year Degree or Better	9.0%	66	Williamson: 39.5%
	% of Females with High School Diploma (or equiva- lency)	64.0%	78	Williamson: 90.6%
	Female Dropout Rate	7.0%	51	Clay/Pickett: 0.0%
Lifestyles	% of Women with any kind of Health Insurance Coverage	91.9%	46	Montgomery/ Williamson: 100%
	% of Women Living Below Poverty Level Incomes	17.1%	64	Williamson: 5.4%
	% of all Female Headed Households with Children in Poverty	8.1%	31	Williamson: 2.5%
	Rate of Pregnancy of Girls Aged 10-19 per 1000	32.7	43	Williamson: 1.2%

ABOUT THE COUNCIL AND THIS REPORT

Morgan County

The Status of Women in Tennessee Counties report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percentage of women in managerial occupations.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of households headed by a single female, single female headed households living in poverty, percentage of women with health insurance, the high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

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Visit the Tennessee Economic Council on Women at www.tennesseewomen.org

Sources				
Earnings and Employment				
Median Annual Earnings for Full Time Employed Females	U.S Census Bureau, 2000			
Wage Gap (Female Earnings as a Percentage of Earnings)	U.S Census Bureau, 2000			
Female Labor Force Participation Rate	U.S Census Bureau, 2000			
Female Unemployment Rate	U.S Census Bureau, 2000			
Percent of Employed Females in Management, Professional, and Related Occupations	U.S Census Bureau, 2000			
Economic Autonomy				
Women-owned Business, Percent of total	Economic Census, 1997			
Percent of Females w/4yr Degree or Better	U.S Census Bureau, 2000			
Percent of Females with a High School Diploma (or equivalency)	U.S Census Bureau, 2000			
Female Dropout Rate	U.S Census Bureau, 2000			
Percent of Women with Any Kind of Health Insurance Coverage	Tennessee Department of Health, 2002			
Percent of Women Living Below Poverty Level Incomes	U.S Census Bureau, 2000			
Percent of all Female Headed Households with Children in Poverty	U.S Census Bureau, 2000			
Rate of Pregnancy of Girls Aged 10-19 per 1000	Tennessee Department of Health, 2002			
Voter Demographics and Elected County Officials	National Association of Counties			